

STOP HELPING US!

A Call to Compassionately
Move Beyond Charity

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FAITH, WORK
& ECONOMICS

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INTRODUCTION

This book introduces a new paradigm for an evangelical response to poverty alleviation. Being effective means recognizing that there is a difference between short-term aid, which is important and necessary, and the long-term elimination of poverty, which is the best defense against receding back into material poverty and the most effective method of elevating the dignity of all God’s children. In this book we will see the stories of those who were transformed by effective, long-term aid that focused on the individuals rather than just numbers. Included are surveys of the poor and what they desire, showing that their goals have little to do with money and everything to do with using their skills, caring for their families, and embracing their God-given dignity.

THE STORY OF FADZAI

Every time an employer discovered Fadzai Nhamo, a woman from Zimbabwe, was HIV positive, the door shut. “Life was difficult for me when I came to Harare,” Fadzai later remarked. When Fadzai speaks, she covers her mouth to hide her missing front teeth, a daily reminder of the brutal way she contracted HIV. “I left my hometown after someone had beaten and raped me,” she said. Following the assault, a friend took her to a clinic at the capital, Harare. There she discovered she was HIV positive. “When my husband found out I was sick [with HIV], he disappeared,” Fadzai commented later. “I did not have a place to live.” After her husband’s abandonment, Fadzai was left a single mom, a stranger in a new city. With no place to call home, she moved from place to place with her children.

It is possible to debate many points of theology, but our faith clearly calls us to care for Fadzai, an individual who has been exploited and abused. She is the widow and foreigner so frequently mentioned throughout Scripture. When we hear the story of Fadzai’s mistreatment and un-

derstand the message of grace in Scripture, we are compelled to respond.

John, one of Jesus's closest friends, asked the question, "If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?"¹ James, the brother of Jesus, questioned, "If one of you says to him, 'Go, I wish you well; keep warm and well fed,' but does nothing about his physical needs, what good is it?"² This concept was discussed in great detail in chapter three, but the takeaway is worth repeating here. Followers of Jesus have a rich history of responding to a gospel message of compassion. From New York City to New Delhi, the homeless find shelter and a compassionate response in Christian missions. In rural areas lacking access to healthcare, medical clinics have been built. Through prison ministry, thousands of prisoners are visited each year. Soup kitchens run by churches are a fixture in many cities.

Fadzai was one recipient of such care. After arriving in Harare, she found a charity that provided aid. But as with most charities, the support eventually ended. "I had a big problem when the charity that I was getting my food from stopped," Fadzai lamented. It is unclear whether Fadzai was better off as a result of the church's support, despite its good intentions. Although charity helped Fadzai for a time, it did not change her situation or address the underlying issues of her poverty. She was still in tremendous need. Having learned no additional skills, Fadzai was in no better position to provide for her children. Worse—as handouts often do over the long term—charity may have actually deepened her poverty.

WHAT IS POVERTY?

In the 1990s, World Bank surveyed over sixty thousand of the financially poor throughout the developing world and how they described poverty. The poor did not focus on their material need; rather, they alluded to social and psychological aspects of poverty. Analyzing the study, Brian Fikkert and Steve Corbett of the Chalmers Center for Economic Development said, "Poor people typically talk in terms of shame, inferiority,

powerlessness, humiliation, fear, hopelessness, depression, social isolation, and voicelessness.”³

The study highlights that, by nature, poverty is innately social and psychological. In an informal survey, our clients at HOPE International in Rwanda affirmed that poverty is more than a lack of material possessions. In 2011, a lead trainer of a savings program in Rwanda posed a question to a group of twenty individuals within a savings group, most of whom lived on less than \$2 a day. “How do you define poverty?” he asked.⁴ Listed below are their answers in the order provided:

1. *Poverty is an empty heart.*
2. *Not knowing your abilities and strengths.*
3. *Not being able to make progress.*
4. *Isolation.*
5. *No hope or belief in yourself. Knowing you can't take care of your family.*
6. *Broken relationships.*
7. *Not knowing God.*
8. *Not having basic things to eat. Not having money.*
9. *Poverty is a consequence of not sharing.*
10. *Lack of good thoughts.*

As can be seen from the above, money was mentioned only once. If poverty is not only a material deficit, but also not knowing one’s potential, abilities, and strengths—as well as having an empty heart—then traditional charity neglects to address the root causes of poverty. In Fadzai’s situation, receiving handouts did not enable her to recognize her abilities, maximize her potential, or believe her situation would ever change. When aid stopped, Fadzai said she hit the nadir of her life. Aid—a short-term solution—left her hopeless, despairing, and powerless in the long term. Suicidal, Fadzai felt unable to take care of her basic needs, while charity deepened her hopelessness.

The downward spiral of charity has been experienced by count-

less people eager to do good and serve the poor, but it is best described in *Toxic Charity* by author Bob Lupton. In this book, he details the negative cycle of giving related to traditional charity.

1. *Give once and you elicit appreciation;*
2. *Give twice and you create anticipation;*
3. *Give three times and you create expectation;*
4. *Give four times and it becomes entitlement;*
5. *Give five times and you establish dependency.*⁵

Even when offered with compassion, traditional charity, which should be only a temporary fix, can often enslave individuals—becoming a poverty trap—if extended into the long term. Instead of focusing on the potential of those like Fadzai, charity cheats them of using their God-given abilities and talents. The church is beginning to recognize the pitfalls of traditional charity and rediscover an alternative way of helping.

YOUR HELP ISN'T HELPING

When the Soviet Union disintegrated in 1991, the newly independent nation of Ukraine faced numerous challenges. Between 1991 and 1997, Ukraine lost sixty percent of its GDP, inflation increased to five digits, and there were riots in the streets.⁶

Members of Calvary Monument Bible Church (CMBC) in Lancaster, Pennsylvania, asked, “How can we help?” Eager to put their faith in action, they partnered with a church in Zaporozhye, Ukraine, a city of a million people in the country’s southeast. Leaders at CMBC had recently read Matthew 25 and desired to put this well-known passage about caring for the poor and needy into practice:

When the Son of Man comes in his glory, and all the angels with him, he will sit on his glorious throne. All the nations will be gathered before him, and he will separate the people one from another as a shepherd separates the sheep from the goats. He will put the sheep on his right

*and the goats on his left. Then the King will say to those on his right, 'Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.'*⁷

Matthew 25 is clear in its message, and is not an abstract allegory. The members of CMBC took the words seriously, knowing that "...whatever you did for one of the least of these brothers and sisters of mine, you did for me."⁸ Considering it a privilege to respond in God's grace, they sought to care for the poor and needy as if they were directly serving Jesus.

I was hungry and you gave me something to eat.⁹ Recognizing that years of Soviet rule had decimated local food production and distribution, they shipped flour, rice, and other staples of nutrition.

I needed clothes and you clothed me.¹⁰ The Ukrainians wore old clothes often insufficient to face harsh winters. CMBC members shared warm clothes with their Ukrainian friends.

I was sick and you looked after me.¹¹ Hospitals and infirmaries in Zaporozhye had few or no supplies, so CMBC arranged for shipments of medicine and medical supplies donated by area doctors and hospitals.

Noticing Ukrainian believers only had a dilapidated, crowded building in which to worship, CMBC members helped purchase land and provide funds to build additional educational space. This pattern continued for several years, marked annually by a special Thanksgiving offering. Afterward, the church would ship a container with food, clothing, and church supplies to Zaporozhye. But something was wrong. After three years, leaders from both sides of the Atlantic began to question whether the shipments were helpful. Both churches felt like they were entering the black hole of charity. Neither church had an exit strategy, nor did they believe this partnership was making a positive impact. The Ukrainian church would always have needs the American church could respond to,

but it had stopped providing for its own needs in the process. This worried the Ukrainian pastor. Though grateful for the generous support, he recognized his congregation had less desire to serve one another. *Why sacrifice anything to feed or clothe a neighbor when an international shipment and team would soon arrive?*

As aid continued, the Ukrainian pastor had more questions: What would happen if the generous people in Pennsylvania suddenly stopped providing? Would this kind of assistance produce a stronger community long after the donations stopped?

Additionally, American aid impacted the Ukrainian economy. The generosity of the American church was hurting local businesses competing with free American goods and services entering their marketplace. The gifts from America, however well-intentioned, caused more problems than they solved. The American church knew its call to feed the hungry, clothe the needy, and invite the stranger in; but the way it was going about this was causing harm. The Ukrainian church, though grateful for the partnership, saw itself becoming increasingly dependent on charity. Both churches were learning a difficult lesson: compassionate responses to practical needs work well in the short term but cause many unintended consequences in the long term.

EFFECTIVE VERSUS EASY

Obedience to the biblical command to clothe the naked and to give food to the hungry is not easy. Requiring us to go beyond surface needs—the symptoms of poverty—an effective response demands a longer-term commitment. The starting point is to distinguish between aid and development. After a disaster, images of need flood airwaves. Donors rally together to provide an outpouring of support. Relief, a rapid provision of temporary resources to reduce immediate suffering, is required. Earthquakes, tsunamis, war, and natural disasters call for a full force and timely response.

On January 12, 2010, Haiti was struck by an earthquake more force-

ful than any it had seen in two centuries. Its magnitude: 7.0 on the Richter scale. The earthquake killed more than 200,000 people and left more than 300,000 injured.¹² In this case, short-term relief was entirely appropriate. People needed immediate access to medical care, food, and shelter. However, the earthquake in Haiti also offers insight into Haiti's need for development, as illustrated by another earthquake: one that struck in 1989, during the warm-up of the third game of the World Series between the Oakland Athletics and the San Francisco Giants. The world stopped to rally around San Francisco—the city at its epicenter—as it watched the disaster on television. The tragedy killed sixty-three people and collapsed viaducts and bridges. Its magnitude: 7.1.

Though it was terrible tragedy, why did only sixty-three people die in the 1989 earthquake, while over 200,000 people were killed in the 2010 earthquake? A major part of the difference is poverty. San Francisco was prepared, its infrastructure ready to deal with disasters. Haiti was not prepared. With over eighty percent of Haitians living in poverty, the country's population already suffered from poor sanitation, disease, inadequate healthcare, and malnutrition. As demonstrated by the 7.0-magnitude earthquakes in Haiti and San Francisco, while relief offers immediate return, it may take months, years, or even generations to see the full results of development.

Giles Bolton, a veteran African diplomat, described the difference between relief and development in *Africa Doesn't Matter*: “In consumer language, [development] is a bit like making an investment rather than an immediate purchase . . . [It's a] much better value if it works because it gives poor people control over their own lives and enables them better to withstand future humanitarian disasters without outside help.”¹³ Development is a long-term investment; it's not flashy. Unless development is part of the recovery plan for countries like Haiti, individuals will be just as vulnerable to earthquakes and other natural disasters as before.

The case study of the Lancaster and Ukrainian church partnership illustrates another reason why it is important to transition from aid to development. After the downfall of the Soviet Union, the initial response

by the American church was warranted; food, clothing, and supplies were sent, and individuals had their immediate needs met. Three years later, the appropriate time for aid had passed. Toxic, ill-timed aid was crippling the Ukrainian church. The Ukrainian pastor had the courage to stop the inappropriate relationship between the two churches. He called the leaders of the American church aside and told them, “We need a hand-up, not a hand out.”

The churches realized that the best way to help would be to equip local Ukrainians to create jobs or be better equipped to find a job. They discovered how a job would be far superior to any form of handouts. The churches stumbled on microfinance, a relatively new concept in Ukraine. At the time, only one microfinance institution—which offers training, savings, and small loans—was operating there.¹⁴ In 1997, individuals from Calvary Monument Bible Church offered twelve small loans to individuals in Ukraine. All were repaid, and the financially poor had the opportunity to provide for their families in a dignified way. This model emphasized enterprise instead of aid. While one concept crippled initiative, this approach to poverty alleviation created opportunity—and promoted work as a calling.

WORK AS VOCATION

Throughout history, the church has underappreciated the role of work; however, in Genesis the Creator gave the initial mandate to work. From the beginning of creation, God elevated the role of work. Before sin entered the world, “God took the Man and set him down in the Garden of Eden to *work* the ground and keep it in order.”¹⁵ Work is a gift and a calling from God. Both the Old and New Testaments promote employment. One example is the emphasis on gleaning. At harvest, farmers were commanded not to “reap to the very edges of your field” so that the poor could gather the remainder (Leviticus 19:9-10; Deuteronomy 24:19-21; Ruth 2).¹⁶ God provided for the poor in a manner in which they were

active participants—not passive recipients—of charity.

In the New Testament, Paul wrote in his letter to the Thessalonians, “If a man will not work, he shall not eat.”¹⁷ Paul recognized that everyone capable of working should provide for themselves and their families. Likewise, in his letter to the Ephesians, Paul wrote, “Let those who are stealing, steal no longer, but rather let him work, doing honest work with his own hands, so that he may have something to share with anyone in need.”¹⁸ In this situation, employment was the tool that helped turn even thieves into generous givers. Elevating the role of work is not only part of the church’s mandate, but dramatically transforms the global landscape from poverty to empowerment.

A NEW MODEL

According to the Brookings Institution, seventy million people—approximately the population of Turkey—are lifted out of poverty every year.¹⁹ Between 1981 and 2005, the World Bank reported the number of people living in extreme poverty (or living on \$1.25 or less per day) decreased from fifty-two percent to twenty-six percent.²⁰ *In one generation, poverty has been cut in half, not through charity but through job creation.* Economic heavyweights like China, India, and Brazil have fueled the reduction of poverty. For example, in 1981, eighty-four percent of China’s population lived below the poverty line, and only four other countries in the world had a greater percentage of people living on less than \$1.25 a day. By 2005, the percentage of China’s population living beneath the poverty line dropped to twenty-five percent, according to World Bank. During this timeframe, China’s GDP increased tenfold. Brazil and India followed the same path, as their poverty rates were cut from seventeen percent to eight percent, and sixty percent to forty percent, respectively, between 1981 and 2005, the changes being powered by economic growth.²¹

For too long, capitalism was treated as a bystander in poverty alleviation and human development. Rock stars and aid activists were calling for more charity and a greater response from the global community,

but few were calling for investment in entrepreneurship and policies that promote economic development. “Our wrong, careless, romantic vision of the poor is that they’re being so exploited that they should just be left to retreat into self-sufficiency, you know, the organic, holistic peasant, uncontaminated by the dirty business of a market economy,” said Paul Collier, an author and economist at Oxford. “And of course that is just romantic nonsense.”²² A “romantic vision” of the poor has often led to a broken system of aid.

Recent history has exposed the underside of aid. On a macro scale, economist Dambisa Moyo reported in *Dead Aid* that Africa has received over \$1 trillion in aid in the past fifty years, and in many countries, growth has stagnated—even plummeted. Countries in Sub-Saharan Africa still rank at the bottom of poverty indexes, such as World Bank’s *Doing Business* report and the United Nations’ *Human Development Index* (HDI).²³ Aid doesn’t transform poverty to prosperity; it has actually hindered economic growth worldwide. Desmond Tutu, human rights leader and former Anglican bishop, has commented that, “[Aid] becomes a way of colonizing the economies of the poor countries—a system of economic slavery.”²⁴

In economist Bill Easterly’s book *The White Man’s Burden*, he writes about the ongoing “tragedy” of aid: “... the West spent \$2.3 trillion on foreign aid over the last five decades and still had not managed to get twelve-cent medicines to children to prevent half of all malaria deaths. The West spent \$2.3 trillion and still had not managed to get four-dollar bed nets to poor families. The West spent \$2.3 trillion and still had not managed to get three dollars to each new mother to prevent five million child deaths.”²⁵ One reason aid is ineffective is that the individuals benefiting from aid often do not decide how to address the problem of poverty.

“WHITE SAVIOR INDUSTRIAL COMPLEX”²⁶

In 2005, Bob Geldoff, organizer of Live Aid, defined the global aid community’s response to poverty when he said, “Something must be done; anything must be done, whether it works or not.”²⁷ From G-8 Sum-

mits to Live Aid, the West has sought solutions to help the poor. Solutions from the West are often innovative but impractical, owing to a failure to listen to the poor themselves.

Consider this example. Philanthropists saw the need to provide clean water for communities in Africa and designed PlayPump. The concept appears straightforward. Promising to “harness the energy of children at play,” PlayPump is a children’s merry-go-round that operates a water pump. PlayPump was the darling of the world’s most powerful people: Laura Bush, Bill Clinton, and organizations like Save the Children all supported it. Many, such as Clinton, were overwhelmingly generous. During its campaign to provide clean water in 2006, the Clinton Global Initiative gave \$16.4 million to PlayPump. Unfortunately, PBS investigations several years later exposed the fact that PlayPump was not highly effective. Many PlayPumps broke. Often a PlayPump was placed over the only existing water supply in a village. When the water pump broke, few in the community chose to fix it, and the entire community lost access to water. In one village in Mozambique, Amy Costello, a PBS correspondent, reported on what happened after the PlayPump broke. “They had to walk 40 minutes to the next village in order to get their water now, which was putting additional pressure on that community,” Costello said. “They resented the 150 families that they were now having to share their water source with.” PlayPump seemed like a good idea, but its effectiveness is judged by local communities, not the international aid community. The local community did not have ownership and was not as impressed with this solution. While the intention was to help, those supporting PlayPump sometimes knew they did not make a lasting impact. In a short amount of time, communities were once again without a water source. An outside solution, PlayPump was not widely successful because those receiving its services were not involved in its ideation and implementation.

Thankfully, there has been a rediscovery of the danger of outside solutions—which sometimes results in what Nigerian-American writer Teju Cole calls the “White Savior Industrial Complex”—to an approach

focusing on individuals helping themselves.

Even the global aid community has begun to change its rhetoric. Consider Bob Geldof, the ringleader of Live Aid, who said that “Something must be done; anything must be done, whether it works or not.” Today he’s singing a different tune. Investing in Africa’s economy, the former aid advocate has established a \$200 million private equity firm. “The next part of [Africa’s development] is jobs,” says Geldof.²⁸ From Geldof and Bono to Paul Kagame, president of Rwanda, and economists like Paul Collier, there is a new model to alleviate global poverty: job creation. And the change already has influenced economies on a macro scale. According to World Bank, nations in Africa are on the verge of the same remarkable path toward wealth creation as China was thirty years ago.²⁹ From 2000-2011, trade between African nations and other countries grew 200 percent.³⁰ Through increased investment, African countries are being revitalized. According to the International Monetary Fund, on average the GDP of countries in Sub-Saharan Africa grew from five to seven percent in 2012.³¹

Investments have a huge role to play in the progress of Africa. According to *The New Africa: Emerging Opportunities for Business and Africa*, the impact of investments has already bypassed the effect of aid, generating 1.7 million jobs from 2003 to 2010.³² Beyond investments, on a micro scale, financial tools, such as business training, savings, and small loans are empowering those like Fadzai to have a voice.

THE REST OF THE STORY

Providentially, Fadzai was told to go to Central Baptist Church, Harare, for a very different form of assistance. Embracing its mission to care for the widow, the orphan, and the vulnerable, this church recognized that there are ways to help those in need beyond starting a soup kitchen. The members discovered a new approach to assisting Fadzai through the seemingly audacious belief that even impoverished people are capable of contributing to their own development. This approach was based on the

belief that the greater gift they could give would be to equip Fadzai to provide for herself. Fadzai was open to a new opportunity and gathered with a group each week to participate in a training and savings program.

When she first heard about the program and the requirement that every week each member save some amount of money, she thought, “How do these people think I am going to get money for this?” Fadzai received business and biblical training as she gathered with eighteen other members. She understood grace and forgiveness through the gospel message. She was coached and mentored as she learned basic accounting. If she could not contribute the necessary savings for one particular week, another member covered for her. As this group started accumulating a greater amount of savings, they started making investments in each other’s businesses. Eventually, Fadzai was able to receive a small loan to purchase farming supplies, seeds, and equipment and to begin farming a small plot of land with other members. Believing she had skills and abilities, she began to dream about the future—seeing a pathway out of poverty. But Fadzai also realized that change is more than economic. “I was also taught to pray about everything,” she explained. In her case, God answered these prayers in ways she never thought possible. Miraculously, even Fadzai’s husband came back. Fadzai’s life is spiritually and materially different because a local church stopped simply pitying her. Willing to invest in her, the church saw what she had—and who she was in Christ—rather than what she lacked. Fadzai learned to forgive in relationships and now attends church regularly with her family. In her words, “For me, that’s a very big deal.” This hardworking mother, who used to be dependent on handouts, is now weekly earning a far greater amount of money than she ever received from charity. And this all occurred in less than a year’s time. Despite the pain of the past, the future looks bright for her. Thankfully, more and more organizations are working to create an alternative to the charity trap.

AROUND THE WORLD

These principles apply not only in Zimbabwe. As needs are addressed overseas or in downtown Chicago, providing a job is more beneficial than offering a handout. Recognition is growing in post-industrial nations that the welfare mentality has handicapped the poor. Instead of being a ladder out of poverty, charity puts the most vulnerable in bondage. Churches and faith communities increasingly aim to provide essential tools to equip a family to work its way out of poverty, which include business training and job preparedness, financial literacy, business mentoring, and access to capital. These tools are efficient not only globally through the microenterprise development movement, but also throughout the U.S. Consider the following example of how the faith community is helping the financially poor.

BUSINESS TRAINING AND JOB PREPAREDNESS

A survey presented by David Spickard, president of Jobs for Life (JfL), illustrates the need for a new paradigm in the church's approach to addressing poverty in the U.S. It lists the ten most prevalent ways organizations and churches help the poor. First on the list is providing food; second is housing; third, clothes. Last on the list is to help individuals find a job. However, what if we turned the list on its head?

Instead of first seeking to provide handouts, what if the church became a vehicle to foster entrepreneurship? Individuals in poverty could then buy their own food and clothes and invest in their own homes. JfL is just one of several organizations seeking to upend the paradigm of charity. Tapping into one of the most overlooked resources to provide job training—the church—JfL is coming alongside the church to equip individuals with skills to interview, to network, and to find and to retain a job. One graduate is Don Turner of Hendersonville, North Carolina. “I

really shouldn't be here, I probably should be dead," he has said.³³

Don was brought up by an alcoholic, abusive father. He became so angry and alienated from others in his adulthood that he took a bag of clothes and literally headed to the woods. Homeless, he was so cold one day that he left the woods and found himself at the front door of a church. Don learned about the love of Christ in the church and was taken care of by a mission. He also met David Spickard. Introduced to JfL, today Turner is a different man, married and self-employed. "I've gone from being homeless and hateful to finding a way to forgive my parents and have a relationship with them...to being an entrepreneur and self-employed," Turner says. Another organization that is riding the new wave of poverty alleviation is the Chalmers Center for Economic Development. The Chalmers Center is a world-class authority in creating business and savings curriculum in the developing world. Seeing its success abroad, as well as the overwhelming needs within the U.S., the Chalmers Center created a financial training curriculum to provide a hand up in the United States, a program director Brian Fikkert calls "Dave Ramsey for the poor."³⁴ The course, *Faith & Finances*, empowers churches and organizations to teach foundational principles of finance.

MENTORING

Catherine Rohr had a hypothesis. The twenty-seven-year-old Wall Street venture capitalist believed that some of the best entrepreneurs were behind bars. After visiting a state prison in Texas, she saw the brokenness of some of the world's most dangerous criminals. But she also saw talent. Many used to manage networks—albeit illegal—and possessed ingenuity and the ability to think on their feet. Rohr left her six-figure salary to drive a van with all of her belongings from New York City to Texas. Prison Entrepreneurship Program (PEP) was born. Rohr saw criminals' potential rather than their past and invested everything in her vision to empower those forgotten by society.³⁵ "We don't make entrepreneurs," Rohr said, "We just take proven entrepreneurs who...understand exe-

cution and profitability, and we help transfer their interest to legitimate business so they can impact society.”³⁶

Rohr’s philosophy is cultivating entrepreneurs through mentoring. Bringing in change agents to teach classes—business executives from Ivy League universities—PEP gives world-class training as well as access to the executives’ professional networks so that prisoners can receive a job upon leaving prison. Rohr recently founded a similar program in New York City: Defy Ventures, an MBA boot camp for ex-convicts. At Defy, former prisoners receive executive training and the chance to win \$150,000 in seed capital as they put together a business plan. Most importantly, Rohr connects prisoners with mentors who guide them through the business process and who open their lives to their mentees.

Programs like PEP and Defy use mentoring to challenge a broken system. While the U.S. makes up only five percent of the world’s population, it contains twenty-five percent of the world’s prison population.³⁷ The U.S. places more people behind bars than any other country, including China, although China has four times as many citizens.³⁸ Programs like PEP and Defy give prisoners hope. PEP’s results have been remarkable. Within ninety days of getting out of prison, 100 percent of individuals at PEP find jobs. The recidivism rate of PEP’s graduates is five percent, compared to sixty percent nationwide.³⁹ Beyond the overwhelming numbers of people in prison, the prison system reflects a nation bound by poverty. Eighty-nine percent of criminals who return to prison are unemployed when arrested. In sum: A job keeps people from going behind bars again.

FINANCIAL SERVICES

Beyond tools and training, access to capital is key to poverty alleviation, as the developing world shows. Nobel Peace Prize winner Muhammad Yunus made microfinance a household name. He decided to take his pioneering Grameen Bank, which has served the poor globally, to New

York City.

While New York is the world's capital of commerce, its poor are often marginalized. Across the United States, banks have little incentive to provide small loans when the same amount of paperwork and time is required for larger loans with higher dividends. Grameen is providing a niche service, enabling people to take out loans that they wouldn't receive from the formal banking sector in order to start a taxi business or a retail stand.

Microfinance has spread throughout the U.S. Grameen, Accion, and Prosper.com are just three organizations giving financial services, such as savings and small loans, and often business training, to get people on their feet again. When the poor experience an emergency, whether their car breaks down or a family member needs medical care, often their only options are loan sharks and "payday" lenders. Offering interest rates as steep as 400 percent, payday lenders keep the poor in a cycle of debt. In a study of 11,000 payday borrowers, most received a \$300 loan and eventually had to pay \$466 due to accumulating interest.⁴⁰ Almost fifty percent failed to pay their loans on time, and, on average, had their loan for over six months;⁴¹ some had them for as many as twenty-four months.⁴²

Grace Period offers an alternative to loan sharks. A nonprofit organization partnered with the church, Grace Period gives loans with reasonable interest rates immediately; free loans are given to the poor if the loans are repaid within thirteen days. Clients of Grace Period are also required to start saving, which helps them prepare in case of another emergency. Tony Wiles, president of the board, said of the work, "We have people who are actually saving money for the first time in their lives."⁴³ These are just some organizations giving people a hand up rather than a handout in the U.S.

CONCLUSION

Though the West's efforts through international aid have been well-intentioned, they have often done more harm than good. By focusing

on what the poor lack, instead of what they have, the underlying message sent to the poor is this: you are incapable. When Fadzai walked through the door of Central Baptist Church in 2011, her head was hung low. She was skeptical when asked to save. Her dependency on aid, coupled with the injustice committed against her, rendered her feeling helpless. As she questioned her existence, her capacity, and her potential, she wondered—*Do I have anything to give?*

Today Fadzai stands tall. Under a tree outside Harare, a group of women gather. They sit huddled on blankets strewn across red-dirt ground as Fadzai walks among them, teaching. She leads the savings and loan process and also communicates through a curriculum how each one is made in the image of God. Like her, they have purpose. Fadzai's story reflects a changing philosophy on poverty alleviation. From handouts to enterprise, the new paradigm focuses more on the dignity, creativity, and capacity of the poor, rather than their material deficit.

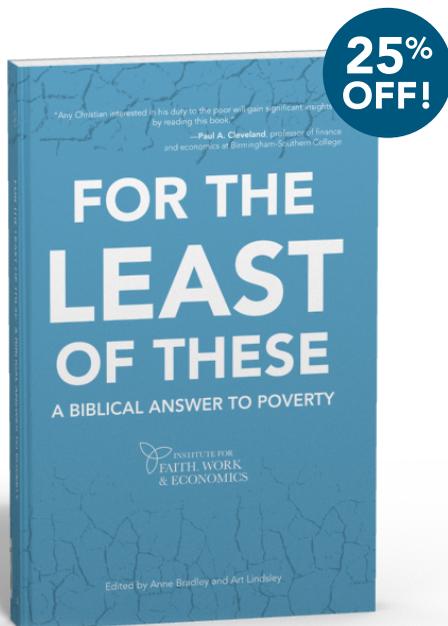
It is also a paradigm that is changing the economic landscape. Between 1981 and 2005, global poverty rates were cut in half, primarily through job creation. Even Africa, which *The Economist* called “the hopeless continent” ten years ago, is now seeing signs of economic growth through job creation and investment.⁴⁴ Sustainable development through business is on the rise not only internationally but also domestically. Business training and mentoring, as well as access to capital, are universal principles empowering individuals through a hand up. It's a paradigm giving opportunity, responsibility, and dignity to the poor. No longer do we look to presidents, nonprofit organizations, the World Bank, and the U.N. to address poverty. Rather, the leaders of this new movement are individuals like Fadzai—those who are creating jobs, providing for their families, and bringing hope to their communities.

REFERENCES

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